A33025 - 066680.01

NITED STATES PATENT AND TRADEMARK OFFICE

Applicants

Richard Barrington et al.

Serial No.

09/734,746

Examiner

: Wasylchak, Steven R.

Filed

December 12, 2000

Group Art Unit: 3624

For

PROCESS, SYSTEM AND FINANCIAL PLANNING ENGINE FOR DETERMINING AT LEAST ONE FINANCIAL INDICATOR FOR USE IN ACHIEVING A PARTICULAR FINANCIAL GOAL

RESPONSE TO OFFICE ACTION

I hereby certify that this paper is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

April 1, 2005 Date of Deposit

Manu J. Tejwani Attorney Name

PTO Reg. No.

April 1, 2005

Date of Signature

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated December 1, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the complete listing of all claims in the application beginning at page 2 of this paper.

Remarks begin at page 11 of this paper.

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FC:1202

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